



**IHBG-ARP
Home Rehabilitation Policy
Income 80% and Below**

Mission Statement

The purpose of the IHBG-ARP Home Rehabilitation program is to assist four homeowners that are members of the Ponca Tribe of Nebraska residing outside of the Ponca Tribe of Nebraska Service Delivery Area with \$15,000.00 for home rehab projects to maintain the habitability of their home and to prevent homeowner displacement.

Section A: Qualifications

Applicants requesting assistance shall meet the following criteria:

1. The homeowner, whose name appears on the contract or Purchase agreement, must be a member of the Ponca Tribe of Nebraska. Copies of enrollment certification and or Tribal ID shall be attached as part of the completed application.
2. Applicant's home/primary residence shall be the home listed on the application and located outside of the Ponca Tribe of Nebraska's (PTON) established service areas at the time of project funding allocation.
3. Applicants' must own the land and the house in order to qualify.
4. Applicants' will provide a current property insurance certificate for verification that the property is insured.
5. The total income of the family composition including, all family members over the age of nineteen (that are not full-time students) shall not exceed 80% of the national median income as established by HUD on an annual basis.
6. A 5-year Useful Life/Binding Commitment shall be filed with the County Registrar of Deeds, after project is completed.

Section B: General Restrictions

This policy is adopted as guidance for the Northern Ponca Housing Authority (NPHA) to implement objective and firm processing procedures for applicants requesting home rehabilitation assistance.

This policy is subject to limitations and/or restrictions based on the available budget of NPHA. It is also subject to regulatory requirements that may be required by 3rd party funding agencies.

Restrictions include:

1. Awards for assistance are based on a first come, first served, case by case basis as deemed necessary by NPHA.
2. The homeowner may not receive more than \$15,000 of assistance from the IHBG-ARP Home Rehabilitation program funds.
3. NPHA shall not implement relocation as part of the process to implement home improvements. Relocation, if necessary, shall be at the homeowner's expense.
4. A home that does not have a permanent foundation will not qualify. **Trailer homes are not eligible**

Section C: Improvements (PRIORITIZED)

NPHA will categorize and assign preference to the Scope of Work required or requested. This preference shall be provided in the form of points in the rate/ranking system. NPHA will rate the greatest needs based on the following

point system as well as provide directives for all estimates and contractors hired for all work. Applications will be evaluated and awarded based on the applicant's preference points and NPHA's categorization and rating points for the project as follows: (Points will be granted per item)

1. STRUCTURAL IMPROVEMENTS REQUESTS – 60 points

- a) Foundation repair
- b) Stoop or landing replacement
- c) Siding
- d) Windows & exterior doors
- e) Sub-floor
- f) Roof and gutter replacement
- g) Drainage work

2. MECHANICAL SYSTEMS IMPROVEMENT REQUESTS – 50 points

- a) Replacement/repair of heating system
- b) Replacement/repair of A/C system
- c) Repairs/improvements to the plumbing systems
- d) Replacement/improvements to the electrical systems

3. SAFETY ISSUES – 40 points

- a) Existing deck repairs
- b) Handicapped access
- c) Sidewalk/driveway

4. ENERGY EFFICIENCY REQUESTS – 30 points

- a) Window replacement
- b) Entrance door replacement
- c) Siding replacement
- d) Insulation work

5. OTHER ITEMS – 5 points

- a) Work on covered porches
- b) Deck work
- c) Tree Removal
- d) 2nd or 3rd bath installation
- e) Additions (for bedrooms or otherwise)
- f) Installation of ceiling fans
- g) Security system installation
- h) Water softener
- i) Range hood replacements
- j) Incidentals (i.e., curtain rods, fixtures)
- k) Floor covering
- l) Painting
- m) Cabinetry work or replacement
- n) Appliances – Stove and/or Refrigerator (must be unrepairable)

Section D: List of documentation required

- 1. Application and Release of Information and Privacy Act Notice form.
- 2. Verification of Tribal enrollment – Copy of Tribal ID and or enrollment certificate.
- 3. Verification of income eligibility.

4. Copies of the Warranty Deed and/or Deed of Trust.
5. Property homeowner's insurance certificate.
6. Homeowner will provide photos of items to be repaired or replaced with a detailed description.
7. Homeowner will provide estimates/bids from a minimum of two contractors with a diagnosis of the problem and cost of the rehab or replacement.

Section E: Procedure

The Housing Authority will implement the following procedure in the IHBG-ARP Home Rehabilitation program:

- a) Applications will be processed by date received. Application deadline is March 31, 2023.
- b) IHBG-ARP Committee will review applications, photos and quotes and assign preference to approve or deny requests.
- c) The Housing Authority issues a notice to proceed to the applicant and contractor, or a denial letter if applicable.
- d) The Housing Authority will communicate the accounts payable systems to the contractor.
- e) Applicant will provide photos of rehab/replacements when project is completed.

Section G: Contractor Requirements

Contractors bidding these projects must meet the following:

- a) Liability Insurance (if they have employee's, work comp applies)
- b) Contractor license
- c) Job permits (if applies)
- d) Homeowners are not allowed to do any labor work under this program.